



**Page 1**

Nicholas Fitzgerald Esq. -- NF/6129  
Fitzgerald & Associates, P.C.  
649 Newark Avenue  
Jersey City, NJ 07306-2303  
Email: nickfitz.law@gmail.com  
(201) 533-1100  
Attorney for Debtor

**Order Filed on March 8, 2024**  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D. N.J. LBR 9004-1**

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY --- NEWARK  
-----X

In Re:  
Sean Lewis

Case No: 22-16619-VFP

**CHAPTER 13**

**Hon. Vincent F. Papalia, Judge  
U.S.B.J.**

Debtor

-----X

**ORDER AUTHORIZING THE DEBTOR TO RECEIVE NJ ERMA ASSISTANCE IN  
MAKING PAYMENTS ON THE DEBTOR'S MORTGAGE**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

**DATED: March 8, 2024**

  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

**Page 2**

Debtor: Sean Lewis

Case No.: 22-16619-VFP

Caption: ORDER AUTHORIZING THE DEBTOR TO RECEIVE NJ ERMA  
ASSISTANCE IN MAKING PAYMENTS ON THE DEBTOR'S MORTGAGE

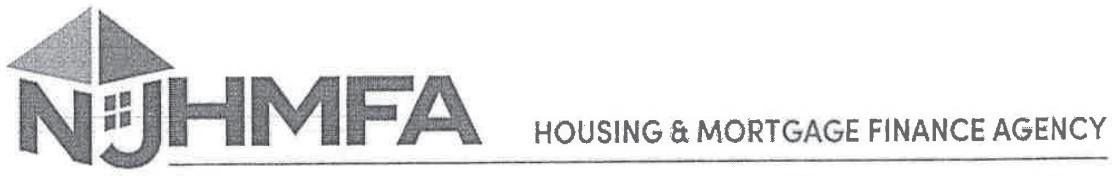
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THIS MATTER having been opened to the Court by Nicholas Fitzgerald, the debtor's counsel, upon the debtor's Motion for an Order to obtain Bankruptcy Court authorization for the debtor to receive NJ ERMA financial assistance in regards to his mortgage payments; and good and sufficient cause having been found for the entry of this order;

It is

**ORDERED**, that the assistance offered by New Jersey's Emergency Rescue Mortgage Assistance (NJ ERMA) program as detailed in the letter attached to this Order as an exhibit, be and hereby is authorized and approved.

**Exhibit -- Copy of NJHMFA Housing & Mortgage Finance Agency Letter Dated  
Feb. 6, 2024**



Jacquelyn A. Suárez | Chair • Melanie R. Walter | Executive Director

Dear Sean Lewis,

Congratulations! You have been approved to receive NJ ERMA assistance!

My name is Dakota Waburton, and I have been assigned as the closing specialist on your ERMA application. I will be working with you to complete the closing process and get your assistance loan funded. You can reach me by phone at (609) 278-8828 or via email at [dwarburton@njhmfa.gov](mailto:dwarburton@njhmfa.gov).

Your closing file has been assigned to The Titlests and their contact number is (973) 882-8383. They will provide closing services and execute the loan documents.

You have been approved for the following assistance.

ERMA Mortgage Reinstatement Award - \$48,021.11

ERMA Monthly Payment Assistance Award - \$0.00

ERMA Property Charge Default Resolution Award - \$0.00

**Total ERMA Award - \$48,021.11**

Attached please find a Truth in Lending Disclosure and Duplication of Benefits form. If you accept the pre-approval, please be advised the 3-year loan is a 0% interest rate, non-amortizing (no monthly payments), forgivable, subordinate 3-year loan. The loan will be non-recourse, secured and recorded, and take a junior lien position on the home. All or a portion of the unforgiven loan funds will be due and payable from the net equity proceeds upon sale or transfer or refinance of the property (except for refinances for a lower rate and/or shorter term) or if the borrower ceases to occupy the property as their primary residence prior to the end of the third year. If the property is sold and does not generate sufficient proceeds to repay all or a portion of the loan, the portion of the loan remaining unpaid after the proceeds are applied will be forgiven.

If you have any questions about the assistance or the process, please reach out to me directly. I look forward to assisting you, and again congratulations on getting the help you needed.

Sincerely,

Dakota Waburton  
(609) 278-8828  
NJ ERMA Closing Specialist

In re:  
Sean Lewis  
Debtor

Case No. 22-16619-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Mar 11, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Sean Lewis, 160 Virginia Avenue, 2nd Floor, Jersey City, NJ 07304-1419

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 13, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2024 at the address(es) listed below:

<b>Name</b>	<b>Email Address</b>
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, on behalf of the holders of the Impac Secured Assets Corp., Mortgage Pass-Through Certificates Series 2006-5 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of Banc of America Funding Corporation Mortgage Pass-Through Certificates Series 2006-H dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Sean Lewis fitz2law@gmail.com nadiafinancial@gmail.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Mar 11, 2024

Form ID: pdf903

Total Noticed: 1

Sindi Mncina

on behalf of Creditor Deutsche Bank National Trust Company smncina@raslg.com

Steven Eisenberg

on behalf of Creditor Real Time Resolutions Inc., as agent for Bank of America, N.A. bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

Steven P. Kelly

on behalf of Creditor Real Time Resolutions Inc., as agent for Bank of America, N.A. skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 9